

**United States Bankruptcy Court  
Central District of California**

**255 East Temple Street, Los Angeles, CA 90012**

In re:  
Jeffrey Marc Siskind

CHAPTER NO.: 13

CASE NO.: 2:23-bk-11720-VZ

**NOTICE RE: FILING DEFICIENT OFFICIAL FORM 423  
[FAILURE TO COMPLY WITH BANKRUPTCY RULE §1007(b)(7) and (c)]**

**To Debtor and Debtor's Attorney of Record,**

The Clerk's Office has received documentation regarding **Official Form 423 (Certification About a Financial Management Course)**, for the above-referenced debtor and/or joint debtor on 07/04/2023. The certification(s) is/are deficient due to the following:

- ☒ Debtor did not file the Official Form 423, Certification About a Financial Management Course, as required by FRBP §1007(b)(7).
- ☐ Debtor and/or joint debtor failed to complete appropriate statement on Official Form 423 (Certification About a Financial Management Course) indicating:
  - ☐ Whether or not an instructional course in Personal Financial Management was completed, and/or;
  - ☐ Name of the Personal Financial Management course provider, and/or;
  - ☐ Date the course was completed, and/or;
  - ☐ The correct certificate number as issued by Personal Financial Management course provider.
- ☐ The certificate number included on Official Form 423 (Certification About a Financial Management Course) is the same as the certificate number issued on the *Credit Counseling Certificate*. Debtor must re-file Official Form 423 and include the correct certificate number issued by the Personal Financial Management course provider.
- ☐ Debtor and/or joint debtor did not sign and/or date Official Form 423 (Certification About a Financial Management Course) pursuant to FRBP §1007.
- ☐ A joint petition was filed and each spouse did not complete and file a separate Official Form 423 (Certification About a Financial Management Course) as required.

The debtor and/or joint debtor or debtor's attorney must re-file Official Form 423 (Certification About a Financial Management Course) with the correct information within 14 days from the date of this notice. A copy of the Official Form 423 is included with this notice. **FAILURE TO TIMELY RE-FILE THE CERTIFICATION WILL RESULT IN THE CASE BEING CLOSED WITHOUT AN ENTRY OF DISCHARGE.** If the debtor subsequently files a Motion to Reopen Case to allow the filing of an amended Official Form 423, the debtor must pay the reopening filing fee due for filing the motion.

Dated: July 5, 2023

**BY THE COURT  
KATHLEEN J. CAMPBELL  
Clerk of Court**

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## Fill in this information to identify the case:

Debtor 1	_____	_____	_____
	First Name	Middle Name	Last Name
Debtor 2	_____	_____	_____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	_____		District of _____
			(State)
Case number	_____		
(If known)			

## Official Form 423

## Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

**Part 1: Tell the Court About the Required Course**

You must check one:

- ☐ I completed an approved course in personal financial management:

Date I took the course \_\_\_\_\_  
MM / DD / YYYY

Name of approved provider \_\_\_\_\_

Certificate number \_\_\_\_\_

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

**Part 2: Sign Here**

I certify that the information I have provided is true and correct.

\_\_\_\_\_  
Signature of debtor named on certificate

\_\_\_\_\_  
Printed name of debtor

Date \_\_\_\_\_  
MM / DD / YYYY